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THE LEMON GROVE REVIEW

How home equity loans can work for you

by Lynn O'Shaughnessy

Home equity loans are hot. And if you haven't been approached to sign up for one, you probably will. On TV commercials, celebrities brag about all the cash you can pocket with just one easy toll-free call to a lender.

In the mail, home owners will find plenty of offers as well. Tear open these envelopes and you'll often see fake checks written out for incredible amount of money. Act immediately, the letter urges, and you can redeem a real check for that whopping amount.

Of course, you should stop and wonder why lending institutions are so eager to thrust money in our faces. The answer is simple: the banks aren't really risking anything.

Since you'll use your home as collateral, the banks may legally confiscate your house if you can't make the payments. For this reason, you have to consider the consequences very carefully before you make this move.

There are, however, plenty of reasons why home equity loans are enticing. For starters, the interest on home equity loans is still tax-deductible. Let's say a couple in the 28-percent tax bracket paid $2,000 in interest payments in 1998. They could shrink their tax bill by $560.

You won't get that same break on credit cards interest. But you should know that you can only take advantage of this tax deduction if you file a tax return that itemizes deductions.

With a home equity loan or a line of credit, you borrow against whatever equity you have in your house. Equity is the portion of the home that you actually own.

For instance, if your house is worth $175,000 and there's a $100,000 balance on the mortgage, your equity is $75,000. Banks will often loan you 80 percent of your equity, which in this case would be $60,000.

Some financial institutions will approve a loan that equals 100 percent of your equity and sometimes even 125 or 150 percent. It's unwise, however, to borrow more than your home is worth. If you do

Continued on Page 2

For When You Want More than the Official Line!
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More Than 3 Million Unofficial Guides Sold!
Lynn O'Shaughnessy

Macmillan's line of "Unofficial Guide" authors now includes long-time East County resident Lynn O'Shaughnessy. This former *L.A. Times* reporter will discuss her new book and sign copies at Barnes & Noble in Grossmont Center, 2 - 3 p.m. on Feb. 20.

Vol. 51, No. 46

***The Lemon Grove Review*, Box 127, Lemon Grove, CA 91946 • (619) 469-0101** • Published Tuesdays and Thursdays. Adjudicated a newspaper of general circulation in Superior Court of State of California in and for San Diego County, December 5, 1949. Entered as Third Class matter in La Mesa, CA. • **Adjudication Number 155392 •$26 yearly** in San Diego County, $40 yearly elsewhere in U.S.A. • **Steven Saint, Publisher** – Assistants to the publisher: Cheryl Cohen, Trudy Thomas, Mary Rosen. • **Submissions – Letters, editorial** and photo submissions are welcome, but will not be returned to sender unless accompanied by self-addressed, stamped envelope. • Material can be sent via e-mail at the following address: ssaint@adhc.com • All materials must be received by the Monday preceding the date of publication. The editor reserves the right to edit all submissions.

PUBLIC NOTICES

•El Cajon•

Title Order No. 13441-91 Trustee Sale No. 980478 R Reference No. 240731-1 Apn 487-552-14-00 Notice of Trustee's Sale You are in default under a Deed Of Trust dated 07/03/90 Unless you take action to protect your property, it may be sold at a public sale. If you need an explanation of the nature of the proceedings against you, you should contact a lawyer. On 02/22/99 at 10:00 A.M., Statewide Lenders Services, Inc. as the duly appointed Trustee under and pursuant to Deed of Trust recorded on 07/13/90 as Document No. 90-381453 Book Page 298 of Official Records in the Office of the Recorder of San Diego County, California executed by Wun-Lung Wu and Chang Mei-Hui Wu, as trustor Fidelity Federal Bank, A Federal Savings Bank, as beneficiary will sell at public auction to the highest bidder for cash (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state) At the front steps of the County Courthouse 220 West Broadway, San Diego, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein As more fully described on said deed of trust. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 625 Van Houten Avenue, El Cajon, CA 92020 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed Of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed Of Trust, estimated fees, charges and expenses of the trustee and of the trusts created by said Deed of Trust, to-wit: $542,713.85 Estimated accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. Date: 01/29/99 Statewide Lenders Services, Inc. as Trustee 11081 Winners Circle, Suite 100 Los Alamitos, CA 90720 Telephone Number: (562) 936-1309 Marcy Axelrod, Assistant Vice President P116345 2/2 2/9 2/16/99

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES

Date of Filing Application FEBRUARY 01, 1999

To Whom It May Concern

The Name(s) of the Applicant(s) is/are: ALBERTSONS INC

The applicants listed above are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at: NE CORNER OF BROADWAY AND E MAIN ST EL CAJON CA

For the following type of License: 21 OFF-SALE GENERAL

SAN DIEGO

El Cajon Eagle

CN510030 Feb 9,16,23, 1999

•La Mesa•

NOTICE OF TRUSTEE'S SALE

TS No.: 19989073502357 Loan No.: 3111765553

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED AUGUST 28, 1992 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On February 16, 1999 at 10:00 AM, Lonestar Mortgagee Services, L.L.C., as duly appointed Trustee under and pursuant to Deed of Trust recorded September 3, 1992, as Instrument No. 1992-0564447, of Official Records in the office of the County Recorder of San Diego County, State of California, Executed by: Melvin L. Lobbins, and Claudette Lobbins, husband and wife Will Sell at Public Auction to Highest Bidder for Cash or Cashier's check (payable at time of sale in lawful money of the United States). At the south entrance to the County Courthouse at 220 West Broadway, San Diego, CA (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C.) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN #475-301-38-00

The street address and other common designation, if any, of the real property described above is purported to be: 3855 Carbo Court La Mesa California 91941 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust.

The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $170,628.98

The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located.

Date: January 24, 1999 Lonestar Mortgagee Services, L.L.C., as Trustee Christy McClung, Authorized Signature Lonestar Mortgagee Services, L.L.C. 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001 For Trustee's Sale information please call (916) 974-6099 Lonestar Mortgagee Services, L.L.C. is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

Pub: 01/26/99, 02/02/99, 02/09/99

CNS1675884

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 700748 Loan No. 0851911099 Title Order No. 2822514-T25 APN: 474-371-05-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/20/75. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 2/23/99 at 10:00am, **California Reconveyance Company** as the duly appointed Trustee under and pursuant to Deed of Trust, recorded on 07/13/90 as Document No. 90-381453 Book Page 298 of Official Records in the Office of the Recorder of San Diego County, California executed by: Wun-Lung Wu and Chang Mei-Hui Wu, as trustor Fidelity Federal Bank, A Federal Savings Bank, as beneficiary will sell at public auction to the highest bidder for cash (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state) At the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein As more fully described on said deed of trust. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 3972 Paula Street, La Mesa, CA 92041 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $188,528.11 (Estimated) Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. **California Reconveyance Co.**, 9301 Corbin Avenue, Mail Stop: N 03.02.04, Northridge, CA 91324, (916) 387-7728. Deborah Bignac, Vice President. Date: 1/25/99 ASAP#347143 2/02, 2/09, 2/16

NOTICE OF PUBLIC HEARING AND ENVIRONMENTAL ASSESSMENT

On Wednesday, March 3, 1999, the La Mesa Planning Commission will hold a public hearing at 7:00 p.m., in the City Council Chambers located within the La Mesa City Hall at 8130 Allison Avenue to consider Zone Reclassification Z-01-99 (City of La Mesa) - a request to rezone the rear portion of a lot at 7658 University Ave. from the R1 (Urban Residential) zone to the C-D (General Commercial with the Urban Design Overlay) zone.

This application has been determined to be Categorically Exempt from review under the California Environmental Quality Act (CEQA), Class 5.

Court challenges to the nature of the proposed actions may be limited to raising only those issues raised at the public hearing described in this notice or in written correspondence delivered to, or prior to, the public hearing.

You are invited to attend and participate in this public hearing. If you have any questions regarding this notice, please contact Senior Planner John Schmitz in the Community Development Department at (619) 667-1188.

DAVID E. WITT

Community Development Director

La Mesa Forum

February 9, 1999

NOTICE OF TRUSTEE'S SALE

TS No. 98-10809 Loan No. 7878767 Title Order No. 03115819 Investor/Insurer No. 1659767510 APN No. 475-170-04-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 02/22/93. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by MARILYN STUCZYNSKI, AN UNMARRIED WOMAN dated 02/22/93 and recorded 02/26/93, as Instrument No. 93-123628, in book, page 1010, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/02/99 at 12:00PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 3972 APORE STREET, LA MESA, CA 91941 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $188,528. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state). At the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA all right, title and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County, California, describing the land therein. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 3972 Paula Street, La Mesa, CA 92041. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $153,653.76 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. Date: 01/29/99 Statewide Lenders Services, Inc. as Trustee 11081 Winners Circle, Suite 100 Los Alamitos, CA 90720 Telephone Number: (562) 936-1309 Marcy Axelrod, Assistant Vice President P116345 2/2 2/9 2/16/99

•Lakeside•

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST File: 120-015119 Loan: 058 Other: 9815661-70 A.P Number 394-470-21-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED December 19, 1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. **Notice** is hereby given that **PLM Lender Services, Inc.**, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by Basil C. Cox, a single man Recorded on 12/28/1995 as Instrument No. 1995-0594754 of Official records and Notice of Additional Advance recorded 1/27/98 in instrument #1998-0040209 in the office of the County Recorder of San Diego County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 10/27/1998, as Instrument No. 1998-0696397 of said Official Records, **will sell** on 02/23/1999 at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA at 10:00 A.M. at public auction to the highest bidder for cash (payable at the time of sale in lawful money of the United States). all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described. As more fully described on said Deed of Trust. The property address and other common designation, if any, of the real property described above is purported to be: 12691 Rodeo Dr., Lakeside Area, CA 92040. The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $324,625.95. In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right. The property is being sold in "as is" condition. Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated: CTC Foreclosure Services Corporation, 400 Countrywide Way SV-88 Simi Valley, CA 93065 Phone: (805) 520-5241 ext. 2686 Sale Information (805) 578-6618 By: /S/Trustee Sale Officer

CTC Foreclosure Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 02/09/1999, 02/16/1999 and 02/23/1999

CNS1678056

•Santee•

NOTICE OF TRUSTEE'S SALE T.S No. 98-16522 **IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED April 10, 1998. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER** On March 8, 1999, at 10:00 A.M., San Diego Foreclosure Services, Inc., as duly appointed trustee under and pursuant to Deed of Trust recorded April 24, 1998, as inst. No. 1998-0234606 in book xxx, page xxx, of Official Records in the office of the County Recorder of San Diego County, State of California, executed by: Mark H. Rutter and Kelly I. Rutter, Husband and Wife as joint tenants, will sell at public auction to highest bidder for cash, (payable at time of sale in lawful money of the United States) at The front entrance to 3737 Camino Del Rio South of the Mission Valley Corporate Center, San Diego, CA 92108, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in above referenced deed of trust. Assessor's parcel number is purported to be: 380-402-12-00. The street address and other common designation, if any, of the real property described above is purported to be: 9779 Dorner road, Santee, California. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession, encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust to wit: $47,000.00 with interest thereon from September 23, 1998 at 7% per annum as provided in said note(s) plus costs and any advances of 854.88 with interest as of the first date of publication. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Dated: February 3, 1999 San Diego Foreclosure Services, Inc. as said Trustee 3737 Camino Del Rio So. #207 San Diego, California 92108 (619) 284-9221 By: Sally R. Clark, President 02/09,16,23/99 R:63215

NOTICE OF TRUSTEE'S SALE TS No. 19989053200226 Loan No. 0006553507 FHA/VA/MI No. 044-3307758 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 07/19/1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/01/1999 at 10:00 A.M. **Lonestar Mortgagee Services, L.L.C.** as duly appointed Trustee under and pursuant to Deed of Trust recorded 07/21/1995 as Instrument No. 1995-0312730, in book -- page -- of Official Records in the office of the County Recorder of San Diego County, State of California, Executed by: Kevin W. Gregg, a single man and Christina M. Smith, a single woman will sell at public auction to highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C.) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN #: 384-043-08-16. The street address and other common designation, if any, of the real property described above is purported to be: 8847 Tamberly Court #D, Santee California 92071. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $130,938.63. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 01/22/99, **Lonestar Mortgagee Services, L.L.C., as Trustee**, BRUCE COCKLIN, Authorized Signature, FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001, LONESTAR MORTGAGEE SERVICES, L.L.C., IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0057012, 01/26/99, 02/02/99, 02/09/99

•Lemon Grove•

NOTICE OF TRUSTEE'S SALE TS No. 19989058601837 Loan No. 3311014 FHA/VA/MI No. 044-3312242 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 08/24/1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 02/23/1999 at 10:00 A.M. **Lonestar Mortgagee Services, L.L.C.** as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/30/1995 as Instrument No. 1995-0384849, in book -- page -- of Official Records in the office of the County Recorder of San Diego County, State of California, Executed by: Clemente Z. Diaz and Catalina H. Diaz, husband and wife as Joint Tenants will sell at public auction to highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C.) all right, title and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 8457 Ilidica Street, Lemon Grove, California 91945 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $147,376.14. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **Lonestar Mortgagee Services, L.L.C., as Trustee** Bruce Cocklin, Authorized Signature Address: 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001 For Trustee's Sale information please call: 916-387-7728. Date: 01/31/1999 LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP345560 2/2, 2/9, 2/16

NOTICE OF TRUSTEE'S SALE TS No. 98-16522 Loan No. 4254826 FHA/VA/MI No. LHG44-8-2251805 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/16/1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/02/1999 at 10:00 AM **Lonestar Mortgagee Services, L.L.C.** as duly appointed Trustee under and pursuant to Deed of Trust recorded 11/27/1995, as Instrument No. 1995-0534340 in book -- page 1886 of Official Records in the office of the County Recorder of San Diego County, State of California, Executed by: Michael R. Allen, and Debbie L. Allen, husband and wife as Joint Tenants will sell at public auction to highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C.) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN #: 584-531-43-00. The street address and other common designation, if any, of the real property described above is purported to be: 506 Kempton Street, Spring Valley, California 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $176,272.67. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **Lonestar Mortgagee Services, L.L.C., as Trustee**, Bruce Cocklin, Authorized Signature, Address: 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001. For Trustee's Sale information please call: 916-387-7728. Date: 01/22/1999 LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP346423 02/09, 02/16, 02/23

NOTICE OF TRUSTEE'S SALE

TS No. 98-10474 Loan No. 9678606 Title Order No. 03112621 Investor/Insurer No. 2239497CA APN No. 0227-322-03-0-000

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 09/22/94. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by ROBERT E CAMPBELL AND KATHRYN R CAMPBELL, HUSBAND AND WIFE AS JOINT TENANTS dated 09/22/94 and recorded 09/30/94, as Instrument No. 19940579926, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 02/23/99 at 12:00PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 10208 KERRIGAN STREET, SANTEE, CA, 92071 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $139498.56 It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated: CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone: **(805) 520-5241** ext. 2686. Sale Information (805) 578-6618 By: **/S/Trustee Sale Officer**

CTC Foreclosure Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.

02/02/1999, 02/09/1999 and 02/16/1999

TS No.: 19989058601728 Loan No.: 3480740 FHA/VA/MI No: 5002234 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 04/23/96. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. **On February 16, 1999 at 10:00 AM, Lonestar Mortgagee Services, L.L.C., as duly appointed Trustee under and pursuant to Deed of Trust recorded 04/26/96, as Instrument No. 1996-0208271, in book , page , of Official Records in the office of the County Recorder of SAN DIEGO County, State of California. Executed by LAWRENCE KIMOKEO CRUZ, AND DARLENE MARIE REYES CRUZ, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK.** (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 381-581-28-00. The street address and other common designation, if any, of the real property described above is purported to be: 9618 BART LANE, SANTEE, CA 92071. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $130,938.63. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 01/22/99, **Lonestar Mortgagee Services, L.L.C., as Trustee**, BRUCE COCKLIN, Authorized Signature, FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001, LONESTAR MORTGAGEE SERVICES, L.L.C., IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0057012, 01/26/99, 02/02/99, 02/09/99

$22 Publishes your Fictitious Business Name in *the El Cajon Eagle or Santee Star*.

P.O. Box 127, Lemon Grove 91946

•Spring Valley•

NOTICE OF TRUSTEE'S SALE TS No. 19989053403348 Loan No. 5297119 FHA/VA/MI No. 454365015867 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 08/07/1997. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 02/16/1999 at 10:00 AM **Lonestar Mortgagee Services, L.L.C.** as duly appointed Trustee under and pursuant to Deed of Trust recorded 08/21/1997, as Instrument No. 1997-0404635, in book -- page -- of Official Records in the office of the County Recorder of San Diego County, State of California, Executed by: Richard A. Thomas, and Elenita M. Thomas, husband and wife as Joint Tenants will sell at public auction to highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C.) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN #: 584-531-43-00. The street address and other common designation, if any, of the real property described above is purported to be: 506 Kempton Street, Spring Valley, California 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $131,269.93. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **Lonestar Mortgagee Services, L.L.C., as Trustee**, Bruce Cocklin, Authorized Signature, Address: 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001. For Trustee's Sale information please call: 916-387-7728. Date: 02/06/1999 LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP346423 02/09, 02/16, 02/23

NOTICE OF TRUSTEE'S SALE T.S No. E308919 Unit Code E Loan No. 393415-5/GARCIA A.P. No. 586-322-38-00 T.D. SERVICE COMPANY, as duly appointed Trustee under the following described Deed of Trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the forms which are lawful tender in the United States) and/or the cashier's, certified or other checks specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described. Trustor: ELIZABETH GARCIA Recorded: June 30, 1995 as Instr. No. 1995-0280005 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County; pursuant to the Notice of Default and Election to Sell thereunder recorded October 21, 1998 as Instr. No. 1998-0680826 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JUNE 26, 1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 8426 AVENIDA ANGULIA, SPRING VALLEY, CA 91977. (If a street address or common designation of property is shown above, no warranty is given as to its completeness or correctness) Said Sale of property will be made in "as is" condition without convenant or warranty, express or implied, regarding title possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest as in said note provided, advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Said Sale will be held on: FEBRUARY 23, 1999, AT 10:30 A.M. AT THE ENTRANCE TO THE CITY OF OCEANSIDE ANNEX, 321 NEVADA ST. OCEANSIDE, CA. At the time of the initial publication of this notice, the total amount of the unpaid balance of

New!

Free Tuesday Living Box Ads

Free!

Free advertising boxes are now being offered in our six *Tuesday Living* publications. We encourage real estate for sale or rent, and home-based businesses, but, hey, advertise your yard sale if you want.

ONLY FIVE BOLD WORDS Items are limited to 30 words or less. Phone numbers count as one, hyphenated words as two. Our current *Tuesday Living* circulation is at least 5,000 per week.

Forum Publications is not responsible for veracity of boxes, nor for the accuracy of the ads. We will only make corrections if box is to be rerun (separate application) more than once. We also reserve the right to reject any ad and will not guarantee that a particular free ad will be run (we will try).

1986 DODGE COLT have all papers. Weekdays 6-9 pm - Negotiable. 449-2586

HOUSE CLEANING SERVICE A sparkling clean home - guaranteed! Refs. Karen 443-2656

FREE! SUBSCRIPTIONS to over 100 magazines! No purchase necessary. For complete list, send $1.50 P&H to: R.R., 9211 Amy's St. Ste. 14, Spring Valley, CA 91977

EL CAJON By owner. 1362 Swallow Dr. 3 BR 2 full ba, lg fam rm, fplc, 2-car gar, fncd yd, new roof. Xlnt area! Approx 1675 sf + gar. Illness forces sale. Asking $189K/ofr. 588-2300 anytime

SPRING VALLEY By owner, 4 Br 2 Ba. 851 Maria Ave. $140K. 670-5611.

To submit an ad use this form provided. MAIL to Forum Publications, Box 127, Lemon Grove CA 91946.

Name _____ _____ Daytime phone _____

BOLD WORDS: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

Text: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

6. _____ 7. _____ 8. _____ 9. _____ 10. _____

11. _____ 12. _____ 13. _____ 14. _____ 15. _____

16. _____ 17. _____ 18. _____ 19. _____ 20. _____

21. _____ 22. _____ 23. _____ 24. _____ 25. _____

26. _____ 27. _____ 28. _____ 29. _____ 30. _____

PUBLIC NOTICES

•Spring Valley•

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 700851 Loan No. 0814134318 Title Order No. 9877699-11 APN 505-530-15-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/21/92. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 3/2/99 at 10:00am, **California Reconveyance Company**, as the duly appointed Trustee under and pursuant to Deed of Trust, Recorded on 7/29/92, Instrument 1992-0471444 of official records in the Office of the Recorder of San Diego County, California, executed by: Francisco D. Lumen, a single man, as Trustor Great Western Bank, a federal savings bank, as Beneficiary **Will sell at public auction to the highest bidder for cash** (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At: The South entrance to the County Courthouse, 220 West Broadway, San Diego, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: - The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 2219 Dalecrest Lane, Spring Valley, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $142,544.07 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. **California Reconveyance Co.**, 9301 Corbin Avenue, Mail Stop: N 03 02 04, Northridge, CA 91324, (916) 387-7728. Deborah Brignac, Vice President. Date: 2/3/99. ASAP348200 2/09, 2/16, 2/23

NOTICE OF TRUSTEE'S SALE TS No.: 19979053402638 Loan No. 1760443 FHA/VA/MI No: LHG 2156090 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 06/17/1993. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/02/1999 at 10:00 A.M., **Lonestar Mortgagee Services, L.L.C.**, as duly appointed Trustee under and pursuant to Deed of Trust recorded 06/24/1993 as Instrument No. 1993-0401176, in book – page – of Official Records in the office of the County Recorder of San Diego County, State of California, Executed by Alfred T. Rankin II, and Catherine Rankin, husband and wife as Joint Tenants will sell at public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state, (payable at time of sale in lawful money of the United States). At the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA. (Note: Cashier's check(s) must be made payable to Lonestar Mortgagee Services, L.L.C.) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust. APN # 583-541-14-00. The street address and other common designation, if any, of the real property described above is purported to be: 8864 Jaylee Avenue Spring Valley California 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $101,737.49. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. **Lonestar Mortgagee Services, L.L.C., as Trustee** Bruce Cocklin, Authorized Signature Address: 15000 Surveyor Boulevard, Suite 250, Addison, Texas, 75001 For Trustee's Sale information please call: 916 987 7728 Date: 02/04/1999 LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP348036 2/09 2/16 2/23

NOTICE OF TRUSTEE'S SALE APN: 584-270-21-000 TRA: 83095 LOAN NO: 383139 REF: MERVIN J KAUFMAN TS No: 1014066-11 IMPORTANT NOTICE TO PROPERTY OWNER YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JANUARY 18, 1988. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 2, 1999 at 10:00 AM, Cal-Western Reconveyance Corporation, a California corporation as duly appointed trustee under and pursuant to Deed of Trust recorded January 25, 1988, as inst. No. 88-032023, of Official Records in the office of the County Recorder of San Diego County, State of California, executed by Mervin J. Kaufman and Violet M. Kaufman, husband and wife, Will sell at public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state, will be held, At the entrance to the East County Regional Center by Statue, 250 E. Main Street, El Cajon, California, all right, title and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State described as: Completely described in said Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 918 La Presa Avenue, Spring Valley, CA 92077. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust, to wit: $53,204.70, with interest thereon from 02/01-1998 @ 10.875 % per annum as provided in said note(s) plus cost and any advances with interest. ESTIMATED TOTAL DEBT $63,511.99. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. For sales information: Mon-Fri 8:00am to 5:00pm (619)590-9200. Cal-Western Reconveyance Corporation 525 East Main Street P.O. Box 22004, El Cajon, CA 92022-9004 (619) 590-9200. Dated: February 5, 1999. Cal-Western Reconveyance Corporation By: Gail McAllister, Authorized Signature. Trustee Sale Officer. Gail A. McAllister Ext. 3020. Pub: 02/09/99, 02/16/99, 02/23/99. CNS1678028

TS No.: 19989077401420 Loan No.: 0109531848 FHA/VA/MI No: **NOTICE OF TRUSTEE'S SALE** YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/15/92. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 2, 1999 at 10:00 AM, **Lonestar Mortgagee Services, L.L.C.**, as duly appointed Trustee under and pursuant to Deed of Trust recorded 12/31/92, as Instrument No. 1992-0848956, in book , page , of Official Records in the office of the County Recorder of SAN DIEGO County, State of California. Executed by ANTHONY R. KNAPP, AND NORMA KNAPP, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK. (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 579-385-03. The street address and other common designation, if any, of the real property described above is purported to be: 1119 BUENA VISTA, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $130,493.42. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: recorded in the county where the real property is located. Date: 02/06/99, **Lonestar Mortgagee Services, L.L.C.**, as Trustee, BRUCE COCKLIN, Authonzed Signature, FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001, LONESTAR MORTGAGEE SERVICES, L.L.C., IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0057890, 02/09/99, 02/16/99, 02/23/99

TS No.: 19989053403414 Loan No.: 5217188 FHA/VA/MI No: 3031965 **NOTICE OF TRUSTEE'S SALE** YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 06/21/96. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On February 23, 1999 at 10:00 AM, **Lonestar Mortgagee Services, L.L.C.**, as duly appointed Trustee under and pursuant to Deed of Trust recorded 06/28/96, as Instrument No. 1996-0328493, in book , page , of Official Records in the office of the County Recorder of SAN DIEGO County, State of California. Executed by DONALD S. BLOYD, AND MARY L. BLOYD, HUSBAND AND WIFE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK. (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 579-378-24-00. The street address and other common designation, if any, of the real property described above is purported to be: 1411 CAPISTRANO AVENUE, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $162,762.11. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 01/29/99, **Lonestar Mortgagee Services, L.L.C.**, as Trustee, BRUCE COCKLIN, Authorized Signature, FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001, LONESTAR MORTGAGEE SERVICES, L.L.C., IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0057400, 02/02/99, 02/09/99, 02/16/99

TS No.: 19989053502459 Loan No.: 1907042303 FHA/VA/MI No: 3006900 **NOTICE OF TRUSTEE'S SALE** YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/31/95. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 2, 1999 at 10:00 AM, **Lonestar Mortgagee Services, L.L.C.**, as duly appointed Trustee under and pursuant to Deed of Trust recorded 09/07/95, as Instrument No. 1995-0399195, in book , page , of Official Records in the office of the County Recorder of SAN DIEGO County, State of California. Executed by JAMES L SCHADLER, AN UNMARRIED MAN WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK. (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 504-193-25. The street address and other common designation, if any, of the real property described above is purported to be: 9011 LEMON STREET, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $102,170.64. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 02/05/99, **Lonestar Mortgagee Services, L.L.C.**, as Trustee, BRUCE COCKLIN, Authonzed Signature, FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001, LONESTAR MORTGAGEE SERVICES, L.L.C., IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0057763, 02/09/99, 02/16/99, 02/23/99

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 98-03336 Loan No. 938690-2 Title Order No. 8256850 APN 579-192-19-00 FHA # 044-3516529-729 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/08/97. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On February 16, 1999, at 10:00 AM, **ARM FINANCIAL CORPORATION** as the duly appointed Trustee under and pursuant to Deed of Trust recorded on 12/17/97 Instrument 1997-0642715, Book , Page , of Official Records in the Office of the Recorder of SAN DIEGO County, California, executed by: EDWARD W. HOFFMAN, A SINGLE MAN AND KELLY L. ALLEN, A SINGLE WOMAN, AS JOINT TENANTS, as Trustor, HOMESIDE LENDING INC., as Beneficiary. WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At: AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA., all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: "As more fully described on the above mentioned Deed of Trust". The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 623 PECOS STREET, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: $119,376.34 (Estimated) Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. Date: 01/22/99, **ARM FINANCIAL CORPORATION**, P.O. Box 85309, San Diego, CA 92186-5309, (619) 689-9735 LISA LEWIS, ASSISTANT SECRETARY NPP0056542 01/26/99, 02/02/99, 02/09/99

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Home equity

Continued from Page 1

that, you could be paying on a loan for a decade or more and still not even own your front door.

The traditional home equity loan works like a traditional second mortgage. You borrow for a set number of years and the loan is usually offered at a fixed rate. You repay little by little every month for a preset number of years.

Your other option is a home equity line of credit, which is sometimes referred to as a HELOC. This type of loan works a lot like a credit card. A bank will approve you for a certain amount of credit up to a ceiling. You don't have to use that money all at once or ever, but it's there if you need it.

Let's say you have a $40,000 line of credit, but you only use $19,000 to pay off old credit card bills. You'll still be entitled to borrow the remaining $21,000 any time you want. As you repay what you owe, the amount available to borrow increases.

Home equity lines of credit are usually offered with variable interest rates. The rate will be tied to the prime rate — the rate the best corporate customers receive — or some other index.

Lenders will often generate business by offering teaser rates — a ridiculously low rate that may vanish in six months. Make sure that you know what will happen to the interest rate after the introductory offer expires.

Historically, home equity loans were primarily used for sprucing up a residential property. Borrowers would take the money and replace a hideous kitchen or add a bedroom or two when the family outgrew their living space.

But home equity loans can be used for many other purposes, including car loans and college tuition. But perhaps the most popular use of home equity loans today is debt consolidation. A study conducted by the American Community Bankers Association suggests that an amazing 40 percent of home equity loans are now being earmarked to pay off mountains of bills.

It's not hard to see way so many people are taking out these loans to wipe out their debt. The interest rate you obtain can be far lower than what credit cards charge.

How much will that save you in the long run? Here's just one example from "Debt Consolidation 101," a booklet written by Gerri Detweiler, the author of *The Ultimate Credit Handbook*.

Let's suppose you owe $10,000 on credit cards that charge 19 percent. If you just pay the minimum every month, you'll ultimately write checks totaling an amazing $46,596.

But what if you had instead obtained a home equity loan that charged 9 percent? If you paid off this loan in five years, you'd owe just $12,455.

Some soul searching is necessary, however, if you expect to use a home equity loan for debt consolidation. The loan can be a great tool to break free of the grip of plastic, but only if the borrower decides to stop overspending.

If you use the money to pay off your credit cards, but you continue to charge the way you did in the old days, you may sink into even more serious financial trouble.

If you're interested in a home equity loan, be sure to shop around. The home equity market is extremely competitive. And don't just compare interest rates. Find out whether a lender will waive the cost of the appraisal and other charges for such things as credit and title reports.

Also, find out if you'll get hit with a yearly fee for your loan — many lenders charge $25 to $50. In addition, be sure to inquire whether the lender will charge you if you decide to terminate the loan after a year or so. Sometimes there is a stiff penalty of several hundred dollars.

Grossmont Bank gets name change

Yesterday, Grossmont Bank changed its name.

The new "California Bank & Trust" represents the final step toward the development of a statewide "super community bank" with 70 offices and $6 billion in assets, according to Allan Severson, managing director for Southern California.

California Bank & Trust is a combination of Grossmont Bank and Sumitomo Bank of California. The former Sumitomo Bank offices adopted the California Bank & Trust name in November.

While the name of the bank will change, Severson promises that most other things will not.

Severson said about the only change that customers should notice is the name on the building. The personnel in the local offices will be the same, and the decision-making process will be as efficient as ever.

ACCION on mission to aid small business

While mega-deals prominently hug the business headlines, a small, nonprofit organization has been quietly making its own deals in San Diego helping micro-enterprises develop and expand.

Launched four years ago, ACCION San Diego's primary mission is to stimulate local economic growth by facilitating access to credit and business support services to micro-enterprises which traditionally have limited access to commercial credit.

The businesses supported by ACCION San Diego vary from day-care centers to aeronautical manufacturers to fine artists. Its services are available to those who reside and have been doing business in San Diego for at least six months and have demonstrated a commitment to make their businesses work.

To help micro-entrepreneurs succeed, ACCION San Diego also provides technical assistance through its partnership with public and private organizations. This assistance may come in the form of counseling, training, family support services, etc.

"Our goal is to enable micro-enterprises to grow and be bankable so that they can accordingly gain access to traditional commercial credit," says Villa Mills, ACCION San Diego's president and CEO.

Since 1994, ACCION San Diego has lent out over $1.2 million to more than 250 clients averaging $3,000 per loan.

Loans range from $300 to $25,000 and proceeds are used to fund the acquisition of business assets such as equipment and inventory or for working capital needs to support advertising and training expenditures.

ACCION San Diego is an affiliate of ACCION International, a private non-profit organization dedicated to increasing income and employment opportunities throughout the Americas.

ACCION International is a leader in micro-enterprise development with operations in 14 countries throughout Latin America and the United States.

For more information, call at 685-1380.

An American quilter

Rosie Gonzalez of East County was recently given a leadership award by KGTV Channel 10 for making more than 100 quilts for children who attend the American Cancer Society's Camp Reach for the Sky. Each week, KGTV and the San Diego County Toyota Dealers recognize someone who has made a difference in their community.

East County businesses
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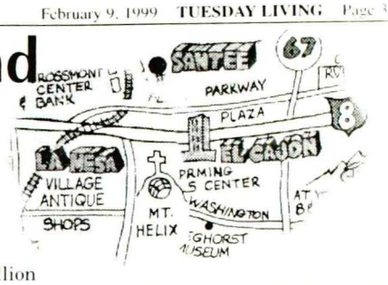
Around Town



On the heels of **Barona Casino's** announcement of a $120 million expansion project, Barona has hired **Stephen J. Klein** to direct the current food and beverage operations, as well as oversee development of the casino's future restaurant plans.

Klein was former director of food and beverage at La Jolla's La Valencia Hotel, where he was responsible for three restaurants, two beverage outlets, room service, banquets and catering.

In addition to being responsible for the 240-seat, Las Vegas-style **Turf Club Restaurant**, the food court and the entire service staff of approximately 350 people, Klein will now plan for the expansion of Barona's food and beverage. This will include a five-star steakhouse, 700-seat action stations buffet and 200-seat cafe.

All cuisine will be made fresh in-house, carved meats will be offered nightly and seafood will be added to the buffet ...

On March 2, San Diego County voters will decide on **Proposition L**, an initiative which proposes a 1/4-cent increase in the sales tax throughout the ounty for a five-year period. The money would be used to improve and modernize library services.

KPBS' **Gloria Penner** is conducting a series of "These Days" programs tackling the issues surrounding Prop. L at 9 a.m. on Tuesdays in February.

Today's program, "The Library and the Patrons" looked at whether local libraries are meeting the needs of patrons and what librarians are doing to adapt to changing community demands.

"The Downtown Library: An Obsolete Civic Project?" will air Feb. 16, looking at the downtown library issue and whether a new downtown library will become a reality. Penner will examine why the project has failed to receive the same support as a new ballpark and proposed stadium expansion.

"Proposition L: A Ballot Initiative That Can't Lose?" will explore how San Diego County libraries (with half the state average in per-capita library funding) compensate for a lack of funding and what Prop. L would mean for the region.

Topics will include taxation issues and different financing options, and will air on Feb. 23.

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